

**Information to identify the case:**

Debtor 1	<b>Marco Esposito–Costagliola</b>
	First Name    Middle Name    Last Name
Debtor 2	<b>Kimberly A. Esposito–Costagliola</b>
(Spouse, if filing)	First Name    Middle Name    Last Name
United States Bankruptcy Court <b>District of New Jersey</b>	
Case number: <b>16-23294-MBK</b>	

Social Security number or ITIN	<b>xxx-xx-6562</b>
EIN	-----
Social Security number or ITIN	<b>xxx-xx-2088</b>
EIN	-----

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Marco Esposito–Costagliola

Kimberly A. Esposito–Costagliola

11/23/16

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Marco Esposito-Costagliola  
Kimberly A. Esposito-Costagliola  
Debtors

Case No. 16-23294-MBK  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 50

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db/jdb +Marco Esposito-Costagliola, Kimberly A. Esposito-Costagliola, 307 Bradford Place, Bayville, NJ 08721-2774  
516282477 +B&B Collections, PO Box 2137, Toms River, NJ 08754-2137  
516282482 +BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437  
516282478 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413  
516282483 +Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007  
516282484 +Cap1/justice, Po Box 30253, Salt Lake City, UT 84130-0253  
516282487 +Coastal Gastroenterology Associates, PA, 525 Jack Martin Boulevard, Brick, NJ 08724-7737  
516282490 +Community Emergency Medical Associates, PO Box 6081, Parsippany, NJ 07054-7081  
516282492 +Constellation New Energy, C/O CBCS, PO Box 2724, Columbus, OH 43216-2724  
516282496 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-6771  
(address filed with court: Jersey Central Power & Light, PO Box 3687, Akron, OH 44309)  
516303428 +Jersey Shore University Medical Center, c/o Celentano Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594  
516439439 +Kimball Medical Center, c/o Keystone Financial Group, PO Box 730, Allenwood, NJ 08720-0730  
516282500 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
516282499 +Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240  
516282501 +Mnet Financial, 95 Argonaut, Suite 200, Aliso Viejo, CA 92656-4147  
516282502 +Northern Monmouth CNT Medical Association, PO Box 416693, Boston, MA 02241-6693  
516282503 +Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292  
516282504 +Ocean Pulmonary Associates, 3 Plaza Drive, Suite 2, Toms River, NJ 08757-3764  
516282505 +Penn Credit Corporation, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988  
516282506 +Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130  
516282508 +Sears/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
516282510 +Shore Heart Group, 1820 Route 33, Suite 4B, Neptune, NJ 07753-4860  
516282511 +Shore Outpatient Surgicenter, LLC, 360 Route 70, Lakewood, NJ 08701-5823  
516282512 +Southern Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292  
516282517 +Truetox Laboratories, 50 Rose Place, Garden City Park, NY 11040-5312  
516282518 +University Radiology Group, PO Box 1075, East Brunswick, NJ 08816-1075  
516282519 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2016 22:53:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2016 22:53:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
cr +EDI: DRIV.COM Nov 23 2016 22:38:00 Santander Consumer USA, Inc., PO Box 660633, Dallas, TX 75266-0633  
516282479 +EDI: TSYS2.COM Nov 23 2016 22:38:00 Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803  
516282480 +E-mail/Text: ebn@barnabashealth.org Nov 23 2016 22:54:02 Barnabas Health, PO Box 903, Oceanport, NJ 07757-0903  
516282481 +E-mail/Text: ebn@barnabashealth.org Nov 23 2016 22:54:02 Barnabas Health Behavioral Center, PO Box 29972, New York, NY 10087-9972  
516282485 EDI: CAPITALONE.COM Nov 23 2016 22:38:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
516282486 +EDI: CHASE.COM Nov 23 2016 22:43:00 Chase Card, P.o. Box 15298, Wilmington, DE 19850-5298  
516282488 +EDI: WFNNB.COM Nov 23 2016 22:38:00 Comenity Bank/justice, Po Box 182789, Columbus, OH 43218-2789  
516282489 +EDI: WFNNB.COM Nov 23 2016 22:38:00 Comenity Bank/vctrsssec, Po Box 182789, Columbus, OH 43218-2789  
516282491 +E-mail/Text: ebn@barnabashealth.org Nov 23 2016 22:54:02 Community Medical Center, PO Box 29969, New York, NY 10087-9969  
516282493 +EDI: RCSFNBMARIN.COM Nov 23 2016 22:38:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875  
516303427 EDI: ESSL.COM Nov 23 2016 22:38:00 Dish Network, c/o Convergent Outsourcing, Inc., Department 0063, Palatine, IL 60055-0063  
516282494 +EDI: AMINFOFP.COM Nov 23 2016 22:38:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
516282495 +E-mail/Text: kmorgan@morganlaw.com Nov 23 2016 22:54:30 Ford Motor Credit Company, c/o Morgan Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229  
516282497 +EDI: TSYS2.COM Nov 23 2016 22:38:00 Juniper - Mastercard, PO Box 13337, Philadelphia, PA 19101-3337  
516282498 +EDI: CBSKOHLS.COM Nov 23 2016 22:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516282507 +EDI: DRIV.COM Nov 23 2016 22:38:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
516282509 +EDI: SEARS.COM Nov 23 2016 22:38:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Nov 23, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516282513	+EDI: RMSC.COM Nov 23 2016 22:38:00	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
516282514	+EDI: RMSC.COM Nov 23 2016 22:38:00	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
516282515	EDI: RMSC.COM Nov 23 2016 22:38:00	Syncb/walmart, Po Box 965024, El Paso, TX 79998
516282516	+EDI: CITICORP.COM Nov 23 2016 22:38:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
Charles C. Berkeley on behalf of Joint Debtor Kimberly A. Esposito-Costagliola ccb@verizon.net  
Charles C. Berkeley on behalf of Debtor Marco Esposito-Costagliola ccb@verizon.net  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com

TOTAL: 5